

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

	)	Confirmation No.: 5571
	)	
Applicants: BEGGINS et al.	)	Group Art Unit: 3692
	)	
Application No.: 10/022,075	)	Examiner: Clement B. Graham
	)	
Filing Date: 12/18/2001	)	<b>AMENDMENT and RESPONSE</b> to
	)	October 6, 2006 Non-Final Office Action
	)	
For: APPARATUS AND METHOD FOR	)	Attorney Docket No.: G04.012
FACILITATING	)	
COMMUNICATION FOR	)	<b>PTO Customer Number 67338</b>
BORROWERS AND INVESTORS	)	Buckley, Maschoff & Talwalkar LLC
REGARDING COMMERCIAL	)	Attorneys for General Electric Company
MORTGAGES	)	50 Locust Avenue
	)	New Canaan, CT 06840

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed October 6, 2006, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 16 of this paper.